

**Fill in this information to identify the case:**

Debtor 1 CAREY LEN WEST

Debtor 2 LISA ANN WEST  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Tennessee

Case number 17-04123

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

US BANK TRUST NATIONAL ASSOCIATION AS  
Name of creditor: TRUSTEE OF CABANA SERIES III TRUST Court claim no. (if known): 22

Last 4 digits of any number you use to  
identify the debtor's account: 2 5 7 5

Date of payment change:  
Must be at least 21 days after date  
of this notice 12/01/2020

New total payment: \$ 747.24  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 4.004% New interest rate: 4.120%

Current principal and interest payment: \$ 514.46 New principal and interest payment: \$ 517.99

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**CAREY LEN WEST**

First Name Middle Name Last Name

Case number (if known) **17-04123****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ D. Anthony Sottile**

Signature

Date **10/22/2020**

Print:

**D. Anthony Sottile**

First Name Middle Name Last Name

Title **Authorized Agent for Creditor**

Company

**Sottile & Barile, LLC**

Address

**394 Wards Corner Road, Suite 180**

Number Street

**Loveland**

City

**OH**

State

**45140**

ZIP Code

Contact phone

**513-444-4100**Email **bankruptcy@sottileandbarile.com**



BSI Financial Services  
314 S Franklin St. / Second Floor PO Box 517  
Titusville PA 16354  
Toll Free: 800-327-7861  
Fax: 814-217-1366  
myloanweb.com/BSI

September 2, 2020

LISA WEST  
CAREY WEST

431 WILKINSON LN  
WHITE HOUSE TN 37188

Loan Number [REDACTED]

Property Address: 431 WILKINSON LN  
WHITE HOUSE TN 37188

Dear LISA WEST & CAREY WEST:

**Changes to Your Mortgage Interest Rate and Payments on 11/01/20.**

Under the terms of your mortgage modification dated , you are coming up on a step change during which your interest rate will change to the next step rate. Per the terms of your modification agreement, your interest rate will change to 4.12000%, effective 11/01/20. This change in your interest rate will result in a new monthly payment of \$517.99, and your first payment at the new adjusted amount is due 12/01/20. You will receive a letter notifying you of each step rate change.

The table below shows your existing rate and payment and your new rate and payment:

	Current Rate and Payment	New Rate and Payment
Interest Rate	4.00400%	4.12000%
Principal & Interest Payment	\$514.46	\$517.99
Escrow (Taxes and Insurance)	\$229.25	\$229.25
Total Payment	\$743.71	<b>\$747.24</b> <b>Due 12/01/20</b>

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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314 S Franklin St. / Second Floor PO Box 517  
Titusville PA 16354  
Toll Free: 800-327-7861  
Fax: 814-217-1366  
myloanweb.com/BSI

**Please note:**

Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable). If the cost of your homeowner's insurance, property taxes or other escrowed expenses increase, your monthly payment is subject to increase as well. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, please note that your escrow payments may be adjusted periodically in accordance with applicable laws.

Your total monthly payment is calculated by adding the principal, interest and escrow amounts.

**If You Anticipate Problems Making your Payments:**

- Contact BSI Financial Services at 1-800-327-7861 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options may be possible (most are subject to lender approval):
  - Refinance your loan with another lender;
  - Modify your loan terms with us;
  - Sell your home and use the proceeds to pay off your current loan;
  - If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to enter into a short sale by selling your home and using the proceeds to pay off your current loan or to deliver to us a deed-in-lieu of foreclosure.
- If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at <http://www.consumerfinance.gov/mortgagehelp/>.

Sincerely,

BSI Financial Services  
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

GR-2009-01042016\_CA11042015

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Page 2 of 2

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF TENNESSEE  
NASHVILLE DIVISION**

In Re:

Case No. 17-04123

CAREY LEN WEST

LISA ANN WEST

aka LISA ANN GUNTER

aka LISA ANN MULLINS

aka LISA ANN HUDDLESTON

Chapter 13

Debtors.

Judge Marian F Harrison

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**CERTIFICATE OF SERVICE**

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I certify that on October 22, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

STEVEN RAY WILMOTH, Debtors' Counsel

steven@thefleminglawfirm.net

HENRY EDWARD HILDEBRAND, III, Chapter 13 Trustee

hhecf@ch13nsh.com

Office of the United States Trustee

ustpreion08.na.ecf@usdoj.gov

I further certify that on October 22, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

CAREY LEN WEST, Debtor

431 WILKINSON LANE

White House, TN 37188

LISA ANN WEST, Debtor

431 WILKINSON LANE

White House, TN 37188

Dated: October 22, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)